

STATE OF ARIZONA  
FILED

APR 4 2005

DEPT OF INSURANCE  
BY STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

In the Matter of:

ERICA LEIGH TRUJILLO

Respondent.

No. 05A-044-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Erica Leigh Trujillo ("Respondent") violated provisions of Title 20, Arizona Revised Statutes. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

## FINDINGS OF FACT

1. Respondent Erica Leigh Trujillo is, and was at all material times, licensed as a property and casualty producer, Arizona license number 69455, which license expires October 31, 2006.

2. Between October 21, 2002 and October 19, 2004, and as detailed below, Respondent took 8 separate Insurance examinations for lines of authority for which she already holds a license in Arizona:

10/21/02 - Agent's, Broker's & Solicitor's Property & Casualty  
 05/06/03 - Agent's, Broker's & Solicitor's Property & Casualty  
 09/15/03 - Agent's, Broker's & Solicitor's Property & Casualty  
 11/10/03 - Personal Lines Producer  
 12/30/03 - Agent's, Broker's & Solicitor's Property & Casualty  
 01/30/04 - Personal Lines Producer  
 03/17/04 - Agent's, Broker's & Solicitor's Property & Casualty  
 10/19/04 - Agent's, Broker's & Solicitor's Property & Casualty

1 3. A.R.S. §20-284(F) prohibits a Respondent from taking an examination for any  
2 line of authority for which she already holds a license in Arizona.

### 3 CONCLUSIONS OF LAW

4 1. The Director has jurisdiction over this matter.

5 2. Respondent's conduct as described above constitutes taking examinations for  
6 lines of authority which Respondent already holds a license in Arizona, within the meaning of  
7 A.R.S. §20-284(F).

8 3. Respondent's conduct as described above constitutes the violation of any  
9 provision of Title 20, or any rule, subpoena or order of the Director within the meaning of  
10 A.R.S. §20-295(A) (2).

11 4. Grounds exist for the Director to suspend, revoke, or refuse to renew  
12 Respondent's insurance licenses, impose a civil penalty, order restitution and/or order  
13 Respondent to cease and desist pursuant to A.R.S. §§20-295(A), 20-295(F) and 20-295(G).

### 14 ORDER

15 IT IS HEREBY ORDERED THAT:

16 1. Respondent shall immediately cease and desist from taking any further  
17 examinations for lines of authority for which she already holds a license.

18 2. Respondent shall immediately cease and desist from sharing any information  
19 regarding the eight (8) examinations referenced above with any person.

20 3. Respondent shall pay a civil penalty of Five Hundred dollars (\$500) to the  
21 Director payable upon the entry of this Order for remission to the State Treasurer for deposit  
22  
23



1 in the State General Fund.

2 DATED AND EFFECTIVE this 1<sup>st</sup> day of April, 2005.

3  
4   
5 CHRISTINA URIAS  
6 Director of Insurance

7 **CONSENT TO ORDER**

8 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law  
9 and Order.

10 2. Respondent admits the jurisdiction of the Director of Insurance, State of  
11 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing  
12 Conclusions of Law and Order.

13 3. Respondent is aware of her right to notice and a hearing at which she may be  
14 represented by counsel, present evidence and examine witnesses. Respondent irrevocably  
15 waives her right to such notice and hearing and to any court appeals relating to this Consent  
16 Order.

17 4. Respondent states that no promise of any kind or nature whatsoever, except as  
18 expressly contained in this Consent Order, was made to her to induce her to enter into this  
19 Consent Order and that she has entered into this Consent Order voluntarily.

20 5. Respondent acknowledges that the acceptance of this Consent Order by the  
21 Director is solely to settle this matter against her and does not preclude any other agency,  
22 officer, or subdivision of this state from instituting civil or criminal proceedings as may be  
23

1 appropriate now or in the future.

2  
3 Date 3-31-05

Erica L. Trujillo  
Erica Leigh Trujillo  
License Number 69455

4  
5  
6 COPIES of the foregoing mailed/delivered  
7 this 4th day of April, 2005, to:

8 Erica Leigh Trujillo  
9 2011 E. Wahalla Lane  
Phoenix, Arizona 85024

10 Erica Leigh Trujillo  
11 Progressive Insurance Casualty Company  
12 4425 E. Cotton Ctr Blvd, Bldg 4  
Phoenix, Arizona 85040

13 Gerrie L. Marks, Deputy Director  
14 Catherine M. O'Neil, Consumer Legal Affairs Officer  
15 Steven P. Fromholtz, Licensing Administrator  
16 Arnold Sniegowski, Investigations Supervisor  
Department of Insurance  
2910 North 44<sup>th</sup> Street, Suite 210  
Phoenix, Arizona 85018

17 Curvey Walters Burton  
18 Curvey Walters Burton  
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